

# What is my Spouse?

## Spousal Coordination of Benefits (SCOB) Policy

*The Statewide Benefits Office will verify the accuracy of information by conducting additional reviews and audits as required. You, your spouse, or your spouse's employer may be required to provide additional information.*



### Spouse Employment Status

This chart is intended to assist members select the appropriate employment status for a spouse covered under a Highmark Delaware or Aetna health plan.

MY SPOUSE IS A....	DESCRIPTION
<b>Benefit Eligible State Employee</b>	Spouse works for a State of Delaware Agency, Department of Education, K-12 School, Delaware Technical Community College (DTCC), Delaware State University <u>OR</u> University of Delaware, Delaware Transit Corporation, Delaware Solid Waste Authority (DSWA) or Delaware State Housing Authority (DSHA).
<b>Employed Full Time</b>	Spouse works Full Time for an employer other than themselves.  For purposes of the Affordable Care Act (ACA), the IRS defines a full-time employee as being employed on average at least <b>30 hours of service per week, or 130 hours of service per month</b> .
<b>Partner/Owner/Part Owner of Corp</b>	Spouse is considered a partner, owner, or principal in a law firm, accounting firm or any other type of business, company, corporation, or firm.  <i>*Specific Spousal Coordination of Benefits rules apply for a spouse with this designation.</i>
<b>Self Employed/Sole Proprietor</b>	Spouse works for themselves like a sole proprietor or independent contractor, or is the sole owner of an unincorporated business that does not offer employee benefits.  <i>*Owners of an unincorporated business generally do not have liability protection.</i>
<b>Part-Time with Insurance</b>	Spouse works part time for an employer other than themselves and <b><u>DOES</u></b> have individual insurance coverage or covered as a dependent in a non-State of Delaware plan.  <i>*Insurance for this designation does not include Medicare and/or Medicaid.</i>
<b>Part-Time without Insurance</b>	Spouse works part time for an employer other than themselves and <b><u>DOES NOT</u></b> have individual insurance coverage or covered as a dependent in a non-State of Delaware plan.
<b>Not Employed with Insurance</b>	Spouse is <b><u>NOT</u></b> employed and <b><u>DOES</u></b> have individual insurance or covered as a dependent in a non-State of Delaware plan.  <i>*Insurance for this designation does not include Medicare and/or Medicaid.</i>
<b>Not Employed without Insurance</b>	Spouse is <b><u>NOT</u></b> employed and <b><u>DOES NOT</u></b> have individual insurance or covered as a dependent in a non-State of Delaware plan.
<b>Retired &amp; Collecting Pension</b>	Spouse is retired from an employer and collecting a pension or retirement benefit.  <b>PLEASE NOTE:</b> This includes State of Delaware Retirees, LTD Recipients who are eligible for benefits through the State of Delaware Office of Pensions <u>OR</u> University of Delaware 403(b) recipients.
<b>Retired &amp; Not Collecting Pension</b>	Spouse is retired from an employer and <b><u>NOT</u></b> collecting a pension or retirement benefit.

The intention of this policy is to ensure fiscal responsibility for the State of Delaware Group Health Insurance Program where other employers are offering health care benefits to their employees and retirees. Employees may access [de.gov/statewidebenefits](https://de.gov/statewidebenefits) for the full Spousal Coordination of Benefits Policy and accompanying Chart.